

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

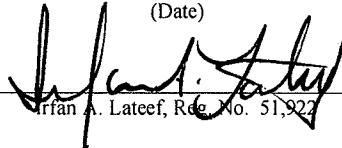
Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS
AND METHODS
Examiner : Donald Champagne
Group Art Unit : 3622

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June 6, 2007

(Date)



Irfan A. Lateef, Reg. No. 51,922

**REQUEST FOR CONTINUED EXAMINATION AND AMENDMENT AND RESPONSE
TO FINAL OFFICE ACTION MAILED ON MARCH 8, 2007**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action dated March 8, 2007, Applicant respectfully submits the following comments and amendments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.